

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Salvatore Tolomello
Jane R. Tolomello
Debtors

Case No. 15-01033-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: PRatchfor
Form ID: 3180W

Page 1 of 2
Total Noticed: 26

Date Rcvd: Sep 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2017.

db/jdb #+Salvatore Tolomello, Jane R. Tolomello, 21 Fairground Road, Dallas, PA 18612-9041
aty +Andrew Ryan Garcia, Bank of America, 16001 North Dallas Pkwy, Addison, TX 75001-3311
cr +Bank of America, N.A., its assignees and/or success, c/o Prober & Raphael,
 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
4618604 ++ASPIRE NATIONAL COLLECTIONS, PO BOX 10689, BROOKSVILLE FL 34603-0689
 (address filed with court: Aspen National Collection, 18110 Powell Rd.,
 Brooksville, Florida 34604)
4618607 Berkheimer Tax Administrator, P.O. Box 25144, Lehigh Valley, Pennsylvania 18002-5144
4618608 CACH, LLC, PO Box 10587, Greenville SC 29603-0587
4618611 +City of Wilkes-Barre, Tax Office, Room 10, 40 E. Market St.,
 Wilkes-Barre, Pennsylvania 18711-0454
4618612 City of Wilkes-Barre, Sewer Maintenance Fee, P.O. Box 1324,
 Wilkes-Barre, Pennsylvania 18703-1324
4618613 +City of Wilkes-Barre, Sewer Maintenance Fee, P.O. Box 1327,
 Wilkes-Barre, Pennsylvania 18703-1327
4618614 +Client Services, Inc., 3451 Harry S. Truman Blvd., St. Charles, Missouri 63301-9816
4618617 +Luzerne County Tax Claim Bureau, c/o Northeast Revenue Service, 200 N. River St.,
 Wilkes-Barre, Pennsylvania 18711-1004
4618618 #+Nicole Holton, 297 Carey Ave., Wilkes-Barre, Pennsylvania 18702-2122
4618619 +Norris Rogers, 299 Carey Ave., Wilkes-Barre, Pennsylvania 18702-2122
4618620 #+Vacation Village at Parkway, 2949 Arabian Nights Blvd., Kissimmee, Florida 34747-4551
4618621 Wilkes-Barre Recycling Fee, P.O. Box 1324, Wilkes-Barre, Pennsylvania 18703-1324
4618622 +Wyoming Valley Sanitary Authority, P.O. Box 33A, 1000 Wilkes-Barre Street,
 Wilkes-Barre, Pennsylvania 18711-1002
4654540 +of America, N.A., its assignees, and/or successors in interest,
 c/o Prober & Raphael, A Law Corporation, 20750 Ventura Blvd., Suite 100,
 Woodland Hills, CA 91364-6207

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: BANKAMER.COM Sep 08 2017 18:53:00 BANK OF AMERICA, N.A., 2380 Performance Drive,
 Richardson, TX 75082-4333
4618605 EDI: BANKAMER.COM Sep 08 2017 18:53:00 Bank of America, Bankruptcy Department,
 4161 Piedmont Pkwy., NC4-105-03-14, Greensboro, North Carolina 27410
4618606 +EDI: BANKAMER.COM Sep 08 2017 18:53:00 Bank of America Home Loans, Attn: Customer Service,
 Ca6-919-01-41, P.O. Box 5170, Simi Valley, California 93062-5170
4669976 EDI: BANKAMER.COM Sep 08 2017 18:53:00 Bank of America, N.A., PO Box 31785,
 Tampa, FL 33631-3785
4657954 +EDI: BANKAMER.COM Sep 08 2017 18:53:00 Bank of America, N.A., Bankruptcy Department,
 P.O. Box 26012, NC4-105-02-99,, Greensboro, North Carolina 27420-6012
4649900 EDI: BL-BECKET.COM Sep 08 2017 18:53:00 Capital One NA, c/o Becket and Lee LLP,
 POB 3001, Malvern PA 19355-0701
4618609 +EDI: CHASE.COM Sep 08 2017 18:53:00 Chase, P.O. Box 15298,
 Wilmington, Delaware 19850-5298
4618615 EDI: IRS.COM Sep 08 2017 18:53:00 Internal Revenue Service, Special Procedures Branch,
 P.O. Box 7346, Philadelphia, Pennsylvania 19101-7346
4618616 EDI: CBSKOHLS.COM Sep 08 2017 18:53:00 Kohl's, P.O. Box 3043,
 Milwaukee, Wisconsin 53201-3043

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
4657955* +Bank of America, N.A., Bankruptcy Department, P.O. Box 26012, NC4-105-02-99,,
 Greensboro, North Carolina 27420-6012
4618610* +Chase, P.O. Box 15298, Wilmington, Delaware 19850-5298

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdi3trustee.com, dehartstaff@pamdi3trustee.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
Tullio DeLuca on behalf of Debtor Salvatore Tolomello tullio.deluca@verizon.net
Tullio DeLuca on behalf of Joint Debtor Jane R. Tolomello tullio.deluca@verizon.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Salvatore Tolomello**
First Name Middle Name Last Name
Debtor 2 **Jane R. Tolomello**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:15-bk-01033-JJT**

Social Security number or ITIN **xxx-xx-9691**
EIN **-----**
Social Security number or ITIN **xxx-xx-3597**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Salvatore Tolomello
dba Sal's Handyman Services, dba Villa Venico

Jane R. Tolomello
aka Jane Ruth Tolomello, aka Jane Tolomello, dba The
Snooty Fox Consignment Shop

By the
court:



September 8, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: PRatchford, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.